

In re:
Taylor K. Repine
Debtor

Case No. 22-10631-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Jun 28, 2024

Form ID: 318

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2024:

Recip ID	Recipient Name and Address
db	+ Taylor K. Repine, 2003 Naamans Creek Road, Boothwyn, PA 19061-3343
14686360	+ Charles Schilio, 2003 Naamans Creek Road, Marcus Hook, PA 19061-3343
14686364	KML Law Group 701 Market Street, Suite 5000, Attn: Rebecca Solarz, Esquire, Philadelphia , PA 19106

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Jun 29 2024 04:19:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Jun 29 2024 00:48:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 29 2024 04:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 29 2024 00:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14676146	+ Email/Text: bankruptcy@acimacredit.com	Jun 29 2024 00:48:00	Acima Credit, 9815 South Monroe Street, 4th Floor, Sandy, UT 84070-4384
14676147	+ EDI: GMACFS.COM	Jun 29 2024 04:19:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14693142	+ EDI: AISACG.COM	Jun 29 2024 04:19:00	Ally Financial c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14676148	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 29 2024 00:57:13	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14676149	+ EDI: AMINFOFP.COM	Jun 29 2024 04:19:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14676150	+ Email/Text: bankruptcy@kikoff.com	Jun 29 2024 00:48:00	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458
14676151	+ Email/Text: nsm_bk_notices@mrcopper.com	Jun 29 2024 00:48:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
14692306	+ Email/Text: nsm_bk_notices@mrcopper.com	Jun 29 2024 00:48:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14686365	+ Email/Text: nsm_bk_notices@mrcopper.com	Jun 29 2024 00:48:00	Nationstar/Mr. Cooper, Attn: Bankruptcy, PO Box 619098, Dallas, TX 75261-9098

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14676152	EDI: PRA.COM	Jun 29 2024 04:19:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14690583	+ EDI: JEFFERSONCAP.COM	Jun 29 2024 04:19:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14676153	+ Email/Text: bankruptcy@signetjewelers.com	Jun 29 2024 00:48:00	Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14676154	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 29 2024 00:48:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
14691301	Email/PDF: bncnotices@becket-lee.com	Jun 29 2024 00:56:41	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14686358	*+	Acima Credit, 9815 South Monroe Street 4th Floor, Sandy, UT 84070-4384
14686359	*+	Ally Financial, Attn: Bankruptcy Po Box 380901, Bloomington, MN 55438-0901
14686361	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14686362	*+	First Premier Bank, Attn: Bankruptcy Po Box 5524, Sioux Falls, SD 57117-5524
14686363	*+	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458
14686366	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk , VA 23502
14686367	*+	Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14686368	*+	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2024 at the address(es) listed below:

Name	Email Address
ANDREW M. LUBIN	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER nj-ecfmail@mwc-law.com bkecf@milsteadlaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmllawgroup.com
JEANNE MARIE CELLA	on behalf of Debtor Taylor K. Repine paralegal@lawjmc.com r46298@notify.bestcase.com;pennduke@gmail.com
KENNETH E. WEST	

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on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

LYNN E. FELDMAN

trustee.feldman@rcn.com lfeldman@ecf.axosfs.com

MARISA MYERS COHEN

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ecfmail@mwc-law.com mcohen@mwc-law.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Taylor K. Repine	Social Security number or ITIN xxx-xx-4455
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 22-10631-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Taylor K. Repine

6/28/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.